

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY (NEWARK)  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

**Alice A. Jay**  
*aka Alice Ann Jaroszewsky,*  
**Debtor.**

Case No.: 19-24216-JKS

Chapter: 7

Hearing Date: November 12, 2019

Judge: John K. Sherwood

Recommended Local Form:

Followed

Modified

**ORDER VACATING STAY**

The relief set forth on the following page, is hereby **ORDERED**.

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Debtors: Alice A. Jay

Case No.: 19-24216-JKS

Caption of Order: **Order Vacating Stay**

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Upon the motion of Reverse Mortgage Solutions, Inc., ("Secured Creditor") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

Real property more fully described as:

108 Meyersville Road, Chatham, New Jersey 07928

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale, or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

Secured Creditor shall serve this Order on the Debtor, any trustee, and any other party who entered an appearance on the motion.